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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Secured Creditor

In re:

Robert A. Roche and Christina Roche

Debtors.

The source of th

Order Filed on June 10, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Chapter: 13

Case No.: 19-10621-VFP

Hearing Date: June 4, 2020

Judge Vincent F. Papalia

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby **ORDERED**.

DATED: June 10, 2020

Honorable Vincent F. Papalia United States Bankruptcy Judge Debtor: Robert A. Roche and Christina Roche

Case No.: 19-10621-VFP

Caption of Order: CONSENT ORDER RESOLVING CERTIFICATION OF

DEFAULT

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Specialized Loan Servicing, LLC, as servicer for Morgan Stanley Mortgage Loan Trust 2007-7AX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee ("Creditor"), and whereas the Debtor and Creditor seek to resolve the COD, it is hereby stipulated and agreed to that:

- 1. As of May 13, 2020, the total post-petition arrearage on the underlying loan secured by the mortgage on the following property, **17 Shawnee Path, Millington, NJ 07946** ("Property"), was \$31,077.83.
- 2. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant's interest in the Property provided that the Debtor complies with the following:
 - a. On or before July 31, 2020, cure the entire post-petition arrearage amount by paying the same directly to Creditor;
 - Resume making the ongoing contractual payments due to Creditor as each becomes due, beginning with the June 1, 2020 payment; and
 - Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
- 3. All payments due hereunder shall be sent directly to Creditor at the following address: Specialized Loan Servicing LLC, P.O. Box 636007, Littleton Colorado, 80163.

- 4. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.
- 5. If the Debtor fails to cure the default within seventy-two (72) hours after Creditor provides Debtor, Debtor's counsel or an agent of Debtor's counsel, with telephonic or written notice of the failure to make the payment due, Creditor may submit a proposed order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the Property.

STIPULATED AND AGREED:

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